

AMENDMENTS TO THE SPECIFICATION:

Please add the following new paragraph after the paragraph ending on line 15 of page 2, above the heading "SUMMARY OF INVENTION":

--US 4,209,117 discloses a belt buckle having an open interior with a tray pivoting into and out of the interior. However the rounded upper corner of the tray and the arrangement of the pivot pin does not allow a free space within the tray enough for accommodating at least one credit card. On the other hand, it is rather difficult and awkward to load or unload the tray, which can not be removed from the buckle and therefore can not be seen when used.--